

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

In Re Application of:

Sheldon H. Foss, Jr.

Confirmation No.: 8917

Serial No.: 10/646,150

Group Art Unit: 3624

Filed: 22 August 2003

Examiner: Karmis

Docket No.: 03001.1020

For: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL ACCOUNT

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

This information disclosure statement is filed in accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and specifically:

under 37 CFR 1.97(b), or
(within Three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

under 37 CFR 1.97(c) together with either a:
 Statement Under 37 C.F.R. 1.97(e), or
 a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before the final office action or notice of allowance, whichever occurs first)

under 37 CFR 1.97(d) together with a:
 Statement under 37 CFR 1.97(e), and
a \$180.00 petition fee set forth in 37 CFR 1.17(p).
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At any time during the pendency of this application, please charge any fees required to Deposit Account 50-3479 pursuant to 37 CFR 1.25. The Commissioner is hereby requested to credit any overpayment to Deposit Account No. 50-3479.

Applicant(s) submit herewith *Form PTO/SB/08A (0705) (substitute for form 1449/PTO) - Information Disclosure Statement by Applicant* together with copies (where required) of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may or may not be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56. As required by 37 C.F.R. §1.98(a), a legible copy of each document is provided.

A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on FORM PTO/SB/08A, as presently understood by the individual(s) designated in 37 CFR 1.56(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent

is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on the form PTO 1449 and is enclosed herewith.

The following rights are reserved by the Applicant(s): the right to establish the patentability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to offer.

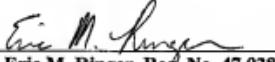
This statement should not be construed as a representation that an exhaustive search has been made, or that information more material to the examination of the present application does not exist. Any statements or identifications regarding the relevance of any portion(s) of cited references should not be construed as a representation that the most relevant portion(s) have been identified, and the absence of such statements or identifications should not be construed as representations that there are no relevant portion(s). The Examiner is specifically requested not to rely solely on the materials submitted herewith. The Examiner is requested to conduct an independent and thorough review of the documents, and to form independent opinions as to their significance.

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO/SB/08A to indicate the documents have been considered.

Respectfully Submitted,

SMITH FROHWEIN TEMPLEL GREENLEE BLAHA LLC

By:


Eric M. Ringer, Reg. No. 47,028

P.O. BOX 88148
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404 815 - 9300 (main number)
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Substitute for form 1449a/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1of 11

Complete if Known

Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	03001.1020

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	Document Number Number-Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
A-1	US- 4,104,515			Thomberg et al.	
B-1	US- 4,360,727			Roger Lehmann	
C-1	US- 4,417,138			Horst Pfeiffer	
D-1	US- 4,689,478			Hale et al.	
E-1	US- 4,694,397			Grant et al.	
F-1	US- 4,774,663			Musmanno et al.	
G-1	US- 4,877,947			Mori	
H-1	US- 4,877,950			Halpern	
I-1	US- 5,175,416			Mansvelt et al.	
J-1	US- 5,428,684			Akhyans et al.	
K-1	US- 5,436,971			Arnbrust et al.	
L-1	US- 5,557,516			Hogan	
M-1	US- 5,572,004			Raimann	
N-1	US- 5,577,121			Davis et al.	
O-1	US- 5,621,796			Davis et al.	
P-1	US- 5,637,845			Kolls	
Q-1	US- 5,692,132			Hogan	
R-1	US- 5,705,788			Tarbox	
S-1	US- 5,811,771			DefHoff	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document Country Code* Number *Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁴

Examiner Signature	Date Considered
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO in process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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Sheet

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Complete if Known

Application Number	10/846,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	030001.1020

U. S. PATENT DOCUMENTS

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T-1	US- 5,834,757			Fernandes et al.	
U-1	US- 5,864,830			Armetta et al.	
V-1	US- 5,914,472			Foladare et al.	
W-1	US- 5,924,084			De Roosj	
X-1	US- 5,936,221			Corder et al.	
Y-1	US- 5,943,423			Mutic	
Z-1	US- 5,987,439			Guelin et al.	
A-2	US- 6,016,955			De Roosj et al.	
B-2	US- 6,045,050			Ippolito et al.	
C-2	US- 6,047,888			Dethoff	
D-2	US- 6,062,472			Cheung	
E-2	US- 6,105,007			Norris	
F-2	US- 6,119,946			Teicher	
G-2	US- 6,126,069			Stiebel et al.	
H-2	US- 6,129,275			Urquhart et al.	
I-2	US- 6,138,907			Mori et al.	
J-2	US- 6,142,368			Mullins et al.	
K-2	US- 6,142,369			Jonstromer	
L-2	US- 6,152,365			Kolfs	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document Country Code ⁴ "Number" ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	†

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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Sheet 3

of 11

Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmilis, Stefanos
Attorney Docket Number	03001.1020

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. /	Document Number /	Publication Date MM-DD-YYYY Number-Kind Code ³ (if known)	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
M-2	US- 6,167,387			Lee-Wai-Yin	
N-2	US- 6,173,269			Sokolt et al.	
O-2	US- 6,243,688			Kalina	
P-2	US- 6,279,824			Park	
Q-2	US- 6,293,462			Gangi	
R-2	US- 6,295,522			Boesch	
S-2	US- 6,394,343			Berg et al.	
T-2	US- 6,439,456			Bansal et al.	
U-2	US- 6,450,407			Freeman et al.	
V-2	US- 6,505,171			Cohen et al.	
W-2	US- 6,507,644			Henderson et al.	
X-2	US- 5,025,138			Vincent Cuaro	
	US-				

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. /	Foreign Patent Document /	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁴
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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Sheet 14

of 11

Complete If Known

Application Number	10/846,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	03001.1020

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.*	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
US-					
N-3	US-2001/0011249			Yanagihara et al.	
O-3	US-2001/0013018			Awano	
P-3	US-2001/0032878			Tsikousis et al.	
Q-3	US-2001/0034722			Tidball et al.	
R-3	US-2001/0037299			Nichols et al.	
S-3	US-2001/0042784			Fife et al.	
T-3	US-2001/0045454			Gangi	
U-3	US-2002/0002533			Singhal	
V-3	US-2002/0020738			Campbell et al.	
W-3	US-2002/0040925			Weber	
X-3	US-2002/0088849			Nichols et al.	

FOREIGN PATENT DOCUMENTS

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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11

<i>Complete If Known</i>	
Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	03001.1020

U. S. PATENT DOCUMENTS

FOREIGN PATIENT DOCUMENTS

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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Sheet

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Application Number	10/646,150
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First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
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U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
A-6	US- 4718009			Vincent Cuervo	
B-6	US- 4742457			Tomas Leon et al	
C-6	US- 5010485			Steven T. Bigari	
D-6	US- 5025138			Vincent Cuervo	
E-6	US- 5025372			James F. Burton	
F-6	US- 5262941			Emery F. Saladin et al	
G-6	US- 5297026			Frank Hoffman	
H-6	US- 5710889			Berry Alan Clark	
I-6	US- 5845260			Hiroaki Nakano	
J-6	US- 5870724			Matthew P. Lawlor et al	
K-6	US- 5890140			Barry Alan Clark	
L-6	US- 5940811			Jeffrey Norris	
M-6	US- 6105865			Laurence Daniel Hardesty	
N-6	US- 6354490			Lawrence Weiss	
O-6	US- 6560581			Barbara L. Fox	
P-6	US- 6587841			James R. DeFrancesco	
	US-				
	US-				
S-6	US- 2001/0007332			Donald W. Kjonaas et al	

FOREIGN PATENT DOCUMENTS

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Sheet 7

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T-6	US- 2001/0013545			Edward J. Hogan	
U-6	US- 2001/0029489			George Brockner et al	
V-6	US- 2001/0034722			Thomas H. Tidball et al	
W-6	US- 2001/0037299			Henry R. Nichols et al	
X-6	US- 2002/0088849			Henry R. Nichols et al	
Y-6	US- 2002/0117541			Lynne Biggar et al	
Z-6	US- 2002/0125310			Klaus Kursawe	
A-7	US- 2002/0138447			Joseph T. Van Leeuwen	
B-7	US- 2002/0198825			Karl E. Jenoff	
	US-				

FOREIGN PATENT DOCUMENTS

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Examiner Signature	Date Considered

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STATEMENT BY APPLICANT

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Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	03001.1020

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	Document Number Number-King Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
A-B	US- 4001550			Vernon L. Schatz	
B-B	US- 4346442			Thomas E. Musmanno	
C-B	US- 4376978			Thomas E. Musmanno	
D-B	US- 4689478			William J. Hale et al	
E-B	US- 4694397			David J. Grant	
F-B	US- 4755940			Bruno Brachli et al	
G-B	US- 4774663			Thomas E. Musmanno et al	
H-B	US- 4879455			Nathan L. Butterworth et al	
I-B	US- 5025138			Vincent Cuervo	
J-B	US- 5025372			James F. Burton et al	
K-B	US- 5231569			Larry H. Myatt et al	
L-B	US- 5420405			Norman E. Chasek	
M-B	US- 5444616			Parameswaran B. Nair et al	
N-B	US- 5457305			William S Axelson et al	
O-B	US- 5475585			Thomas A. Bush	
P-B	US- 5486510			Raymond O. Colbert	
Q-B	US- 5504677			Robert E. Pollin	
R-B	US- 5511023			Hartmut Schenck	
S-B	US- 5536045			Thomas W. Adams	

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T-B	US- 5559887			Terry L. Davis et al	
U-B	US- 5644118			Shoji Hayashida	
V-B	US- 5652786			Catherine R. Rogers	
W-B	US- 5689100			David C. Canithers	
X-B	US- 5705798			Andrew W. Tarbox	
Y-B	US- 5732136			David L. Murphee	
Z-B	US- 5770843			Menning I. Rose	
A-9	US- 5815657			Humphrey Willimas et al	
B-9	US- 5870456			Catherine R. Rogers	
C-9	US- 5884289			Douglas D. Anderson et al	
D-9	US- 5914472			Mark Jeffrey Foladare et al	
E-9	US- 5952639			Masayuki Ohki	
F-9	US- 5953710			Stephen S. Fleming	
G-9	US- 5955961			Robert S. Wallenstein	
H-9	US- 5984192			Enio Calacava, Jr et al	
I-9	US- 6010067			Hector Daniel Elbaum	
J-9	US- 6065675			Mordechai Teicher	
K-9	US- 6095411			Harstmut Schrank	
L-9	US- 6105007			Jeffrey A. Norris	

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Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos

Attorney Docket Number 03001.1020

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M-9	US- 6105862			Jean-Claude Pailles et al	
N-9	US- 6243688			Dyan T. Kalina	
O-9	US- 6293462			Frank J. Gangi	
P-9	US- 6325292			Richard P. Sehr	
Q-9	US- 6327578			Mark Linehan	
R-9	US- 6422462			Morris E. Cohen	
S-9	US- 6488206			Mark S. Flagg et al	
T-9	US- 6505772			Cassandra J. Mollett et al	
U-9	US- 6527192			Randice-Lisa Altshul et al	
V-9	US- 6578761			Donald Spector	
W-9	US- 6601771			Phillipe A. Charrin	
	US-				

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Sheet 11

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First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
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Examiner Initials*	Cite No.	Document Number Number/Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
US-				
US-				
H10	US-2001/0013018			Koichi Awano
I10	US-2001/0034722			Thomas H. Tidball
J10	US-2001/0037299			Henry R. Nichols
K10	US-2001/0045454			Frank J. Gangi
L10	US-2002/0002533			Tara Chend Singhai
M10	US-2002/0002534			Terry L. Davis et al
N10	US-2002/0020738			Bernard Joseph Campbell et al
O10	US-2002/0033417			Jae-Sung Jeon
P10	US-2002/0040925			Juergen Weber
Q10	US-2002/0088849			Henry R. Nichols et al
R10	US-2002/0161705			Sajid Ali Mirza Khan et al
S10	US-2003/0075610			Yong Kin Ong
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